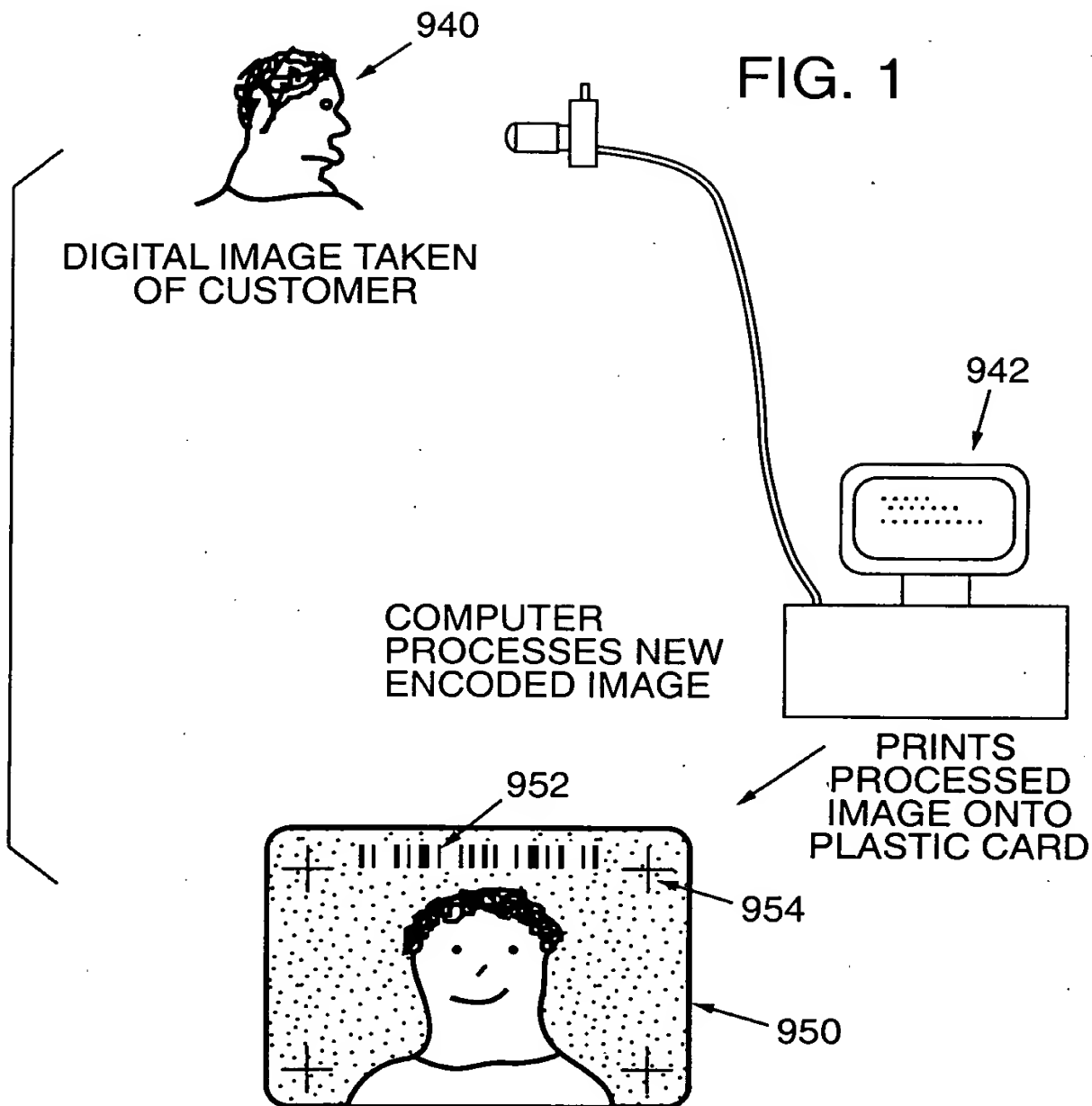


APPROVED	O.C. FIG. 1	
BY	CLASS	SUBCLASS
CRAFTSMAN	382	100

6546112

09198022

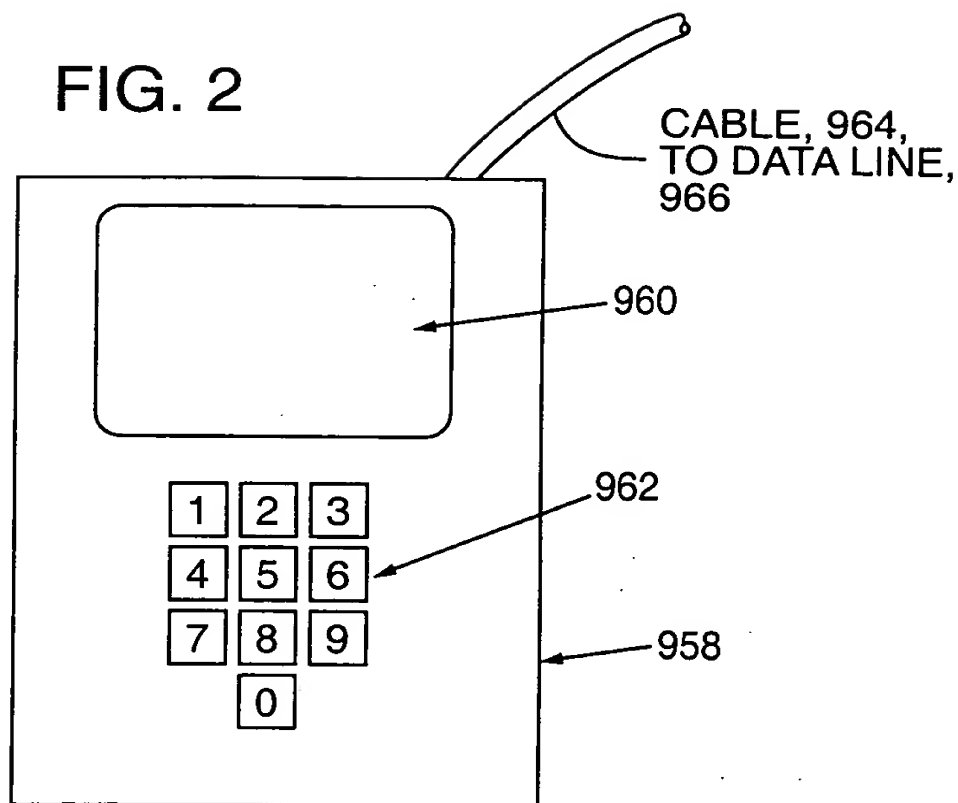
FIG. 1



09198022

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

FIG. 2



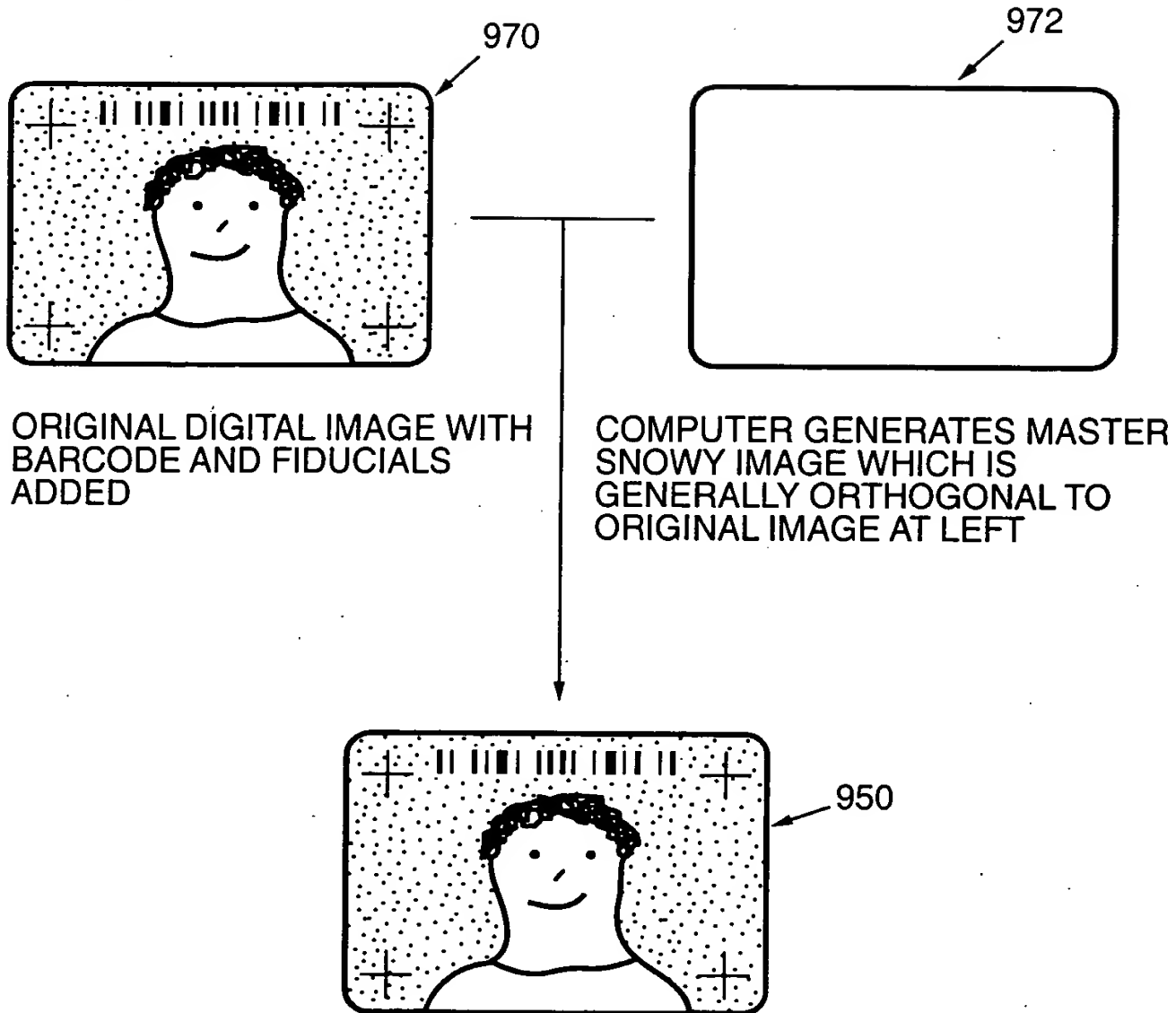
CONTAINS RUDIMENTARY OPTICAL SCANNER,  
MEMORY BUFFERS, COMMUNICATIONS DEVICES,  
AND MICROPROCESSOR

CONSUMER MERELY PLACES CARD INTO WINDOW  
AND CAN, AT THEIR PREARRANGED OPTION, EITHER  
TYPE IN A PERSONAL IDENTIFICATION NUMBER  
(PIN, FOR ADDED SECURITY) OR NOT. THE TRANSACTION  
IS APPROVED OR DISAPPROVED WITHIN SECONDS.

0940022 112398

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
CRAFTSMAN		

FIG. 3



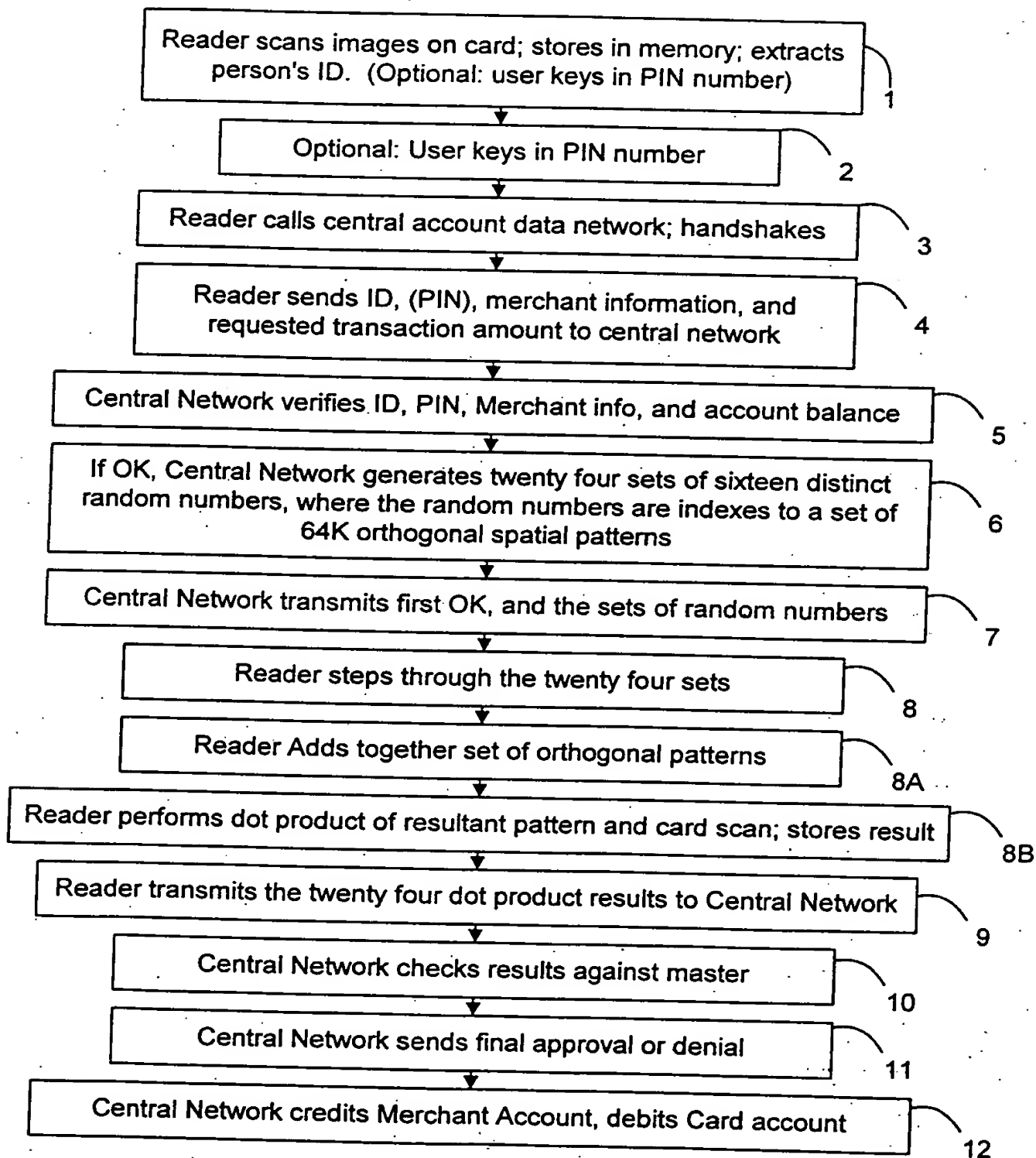
COMBINED TO FORM PERSONAL CASH CARD

86227 22086T.60

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

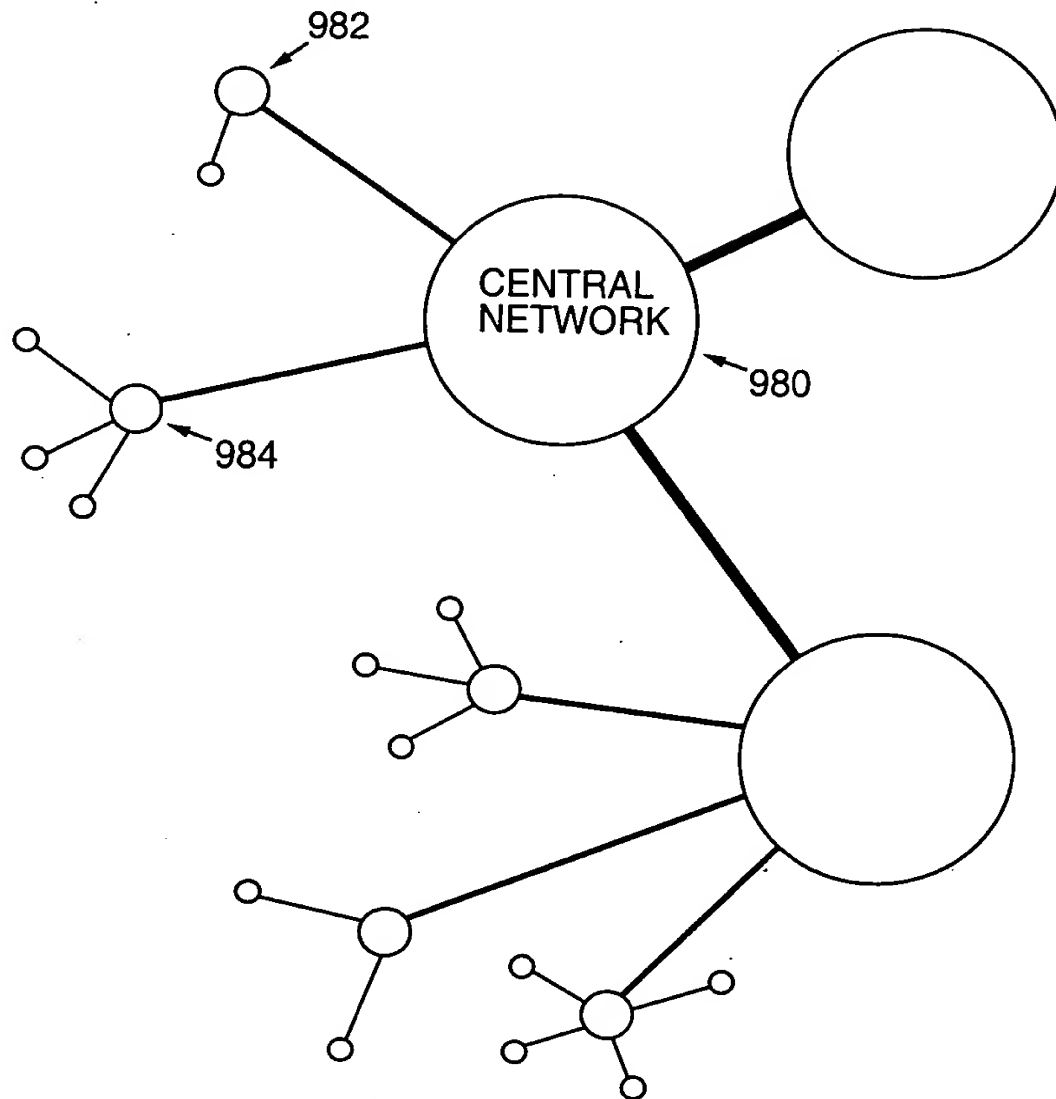
# FIG. 4

## Typical Transaction Steps



00198022 412398  
86E2T 22086T60

**FIG. 5**  
THE NEGLIGIBLE-FRAUD CASH CARD SYSTEM



A BASIC FOUNDATION OF THE CASH CARD SYSTEM IS A 24-HOUR INFORMATION NETWORK, WHERE BOTH THE STATIONS WHICH CREATE THE PHYSICAL CASH CARDS, 950, AND THE POINT-OF-SALES, 984, ARE ALL HOOKED UP TO THE SAME NETWORK CONTINUOUSLY

